

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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Order Filed on July 11, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

46325

Morton & Craig LLC

William E. Craig, Esquire

110 Marter Avenue

Suite 301

Moorestown, NJ 08057

Attorney for American Honda Finance Corporation,  
Administrator For Honda Lease Trust

Case No. 17-36114

Adv. No.

Hearing Date: 5-22-18

Judge: (ABA)

In Re:


CARMEN P. FAGNANI, JR.

LORI A. FAGNANI

**ORDER FOR LEASE ASSUMPTION, REGULAR MONTHLY LEASE PAYMENTS, STAY RELIEF  
AND CO-DEBTOR RELIEF UNDER CERTAIN CIRCUMSTANCES, INSURANCE, COUNSEL FEES,  
AND SELF-EXECUTING STAY RELIEF AT LEASE END**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: July 11, 2018**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtors: Carmen and Lori Fagnani

Case No: 17-36114

Caption of Order: Order for lease assumption, regular monthly payments, stay relief and co-debtor relief under certain circumstances, insurance, counsel fees, and self-executing stay relief at lease end.

This matter having brought before this Court on a Motion For Stay Relief And Co-Debtor Relief filed by John R. Morton, Jr., Esq., attorney for American Honda Finance Corporation, with the appearance of Fred R. Braverman, Esquire on behalf of the debtors, and this Order having been filed with the Court and served upon the debtor and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That American Honda Finance Corporation (“Honda”) is the owner and lessor of a 2016 Honda Accord bearing vehicle identification number 1HGCT1B71GA005508.**
- 2. That with the entry of this order the debtors have assumed the lease.**
- 3. That commencing April 2018, the debtors are to make each monthly lease payment directly to Honda under the terms of the lease agreement. If the debtors fail to make any monthly payment within thirty (30) days after it falls due, Honda shall be entitled to stay relief and co-debtor relief as to the co-debtor Dominic Fagnani upon filing a certification of non-payment with the Court and serving it on the debtors, their attorney, and the chapter 13 trustee.**
- 4. That the debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. American Honda Finance Corporation must be listed as loss payee. If the debtors fail to maintain valid insurance on the vehicle, Honda shall be entitled to stay relief and co-debtor relief as to the co-debtor Dominic Fagnani upon filing a certification that insurance has lapsed and serving such certification on the debtors, their attorney, and the chapter 13 trustee.**

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Debtors: Carmen and Lori Fagnani

Case No: 17-36114

Caption of Order: Order for lease assumption, regular monthly payments, stay relief and co-debtor relief under certain circumstances, insurance, counsel fees, and self-executing stay relief at lease end.

- 5. That at the end of the lease the debtors must either surrender the vehicle or purchase it in accordance with the lease end purchase option. Upon lease maturity, Honda shall be entitled to immediate stay relief and co-debtor relief and may repossess (if necessary) and sell said vehicle without further application to the Court. The terms of this paragraph are deemed to be self-executing in nature.**
- 6. That the debtors are to pay a counsel fee of \$556.00 to American Honda Finance Corporation through their Chapter 13 plan.**

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Carmen P. Fagnani, Jr.  
Lori A. Fagnani  
Debtors

Case No. 17-36114-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2018.  
db/jdb +Carmen P. Fagnani, Jr., Lori A. Fagnani, 122 Keystone Ave., Blackwood, NJ 08012-4708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 13, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2018 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, NA. cwohlab@logs.com, njbankruptcynotifications@logs.com  
Fred R. Braverman on behalf of Debtor Carmen P. Fagnani, Jr. bravelaw@comcast.net  
Fred R. Braverman on behalf of Joint Debtor Lori A. Fagnani bravelaw@comcast.net  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation, administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Rebecca Ann Solarz on behalf of Creditor PNC BANK, N.A. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8